

NEW AND IMPROVED

IUL ANNUAL STATEMENTS



For Agent Use Only. Not for Use With the Public.



TRANSAMERICA®

POLICY FORM - PRODUCT NAME TRANSLATION CHART

POLICY FORM	PRODUCT NAME	CSO RATES
EIUL01 0305	<i>Freedom Equity Index Universal Life</i>	1980
EIUL01 0305 NY & EIUL01 0305 NY REV	<i>TFLIC Freedom Equity Index Universal Life</i>	1980
EIUL02 0707	<i>Freedom Index Universal Life</i>	2001
EIUL02 0707 NY	<i>TFLIC Freedom Index Universal Life</i>	2001
GEIUL02 0707*	<i>Freedom Index Universal Life</i>	2001
IUL03 1208	<i>Freedom Global IUL</i>	2001
IUL03 1208 NY	<i>TFLIC Freedom Global IUL</i>	2001
GIUL03 1208*	<i>Freedom Global IUL</i>	2001
IUL04	<i>Freedom Index Universal Life II</i>	2001
IUL04 NY	<i>TFLIC Freedom Index Universal Life II</i>	2001
IUL05	<i>Freedom Global IUL II</i>	2001
IUL05 NY	<i>TFLIC Freedom Global IUL II</i>	2001
IUL06	<i>Transamerica Financial Foundation IUL®</i>	2001
IUL06 NY	<i>TFLIC Financial Foundation IUL®</i>	2001
IUL08	<i>TransNavigator® IUL</i>	2001
IUL09**	<i>Transamerica Financial Foundation IUL®</i>	2017
IUL09NY**	<i>TFLIC Financial Foundation IUL®</i>	2017
TPIU10	<i>Transamerica Financial Choice IULSM</i>	2017

* Group Filing in NJ requires "Certificate" in place of "Policy"

** Policies issued after 5/19/17 use 2017 CSO

We're improving the agent and client experience with redesigned annual IUL statements, delivering an experience that's customer-friendly, informative, and easy to understand. Here's what to expect.

IMPROVED

Two separate features:

1. The Transamerica contact information is highlighted
2. The agent contact information is highlighted

MAILED

Newly designed statements printed and mailed to policyholders will be in grayscale

New color statements are available in digital format only on agent portals

PORTAL

TRANSAMERICA

Transamerica Financial Foundation IUL

Policy Number: [Redacted]
Statement Period: MAR 25 2023 - MAR 24 2024
Statement Date: MAR 25 2024

Questions
Start with your servicing agent below or reach out to us @ (800) 851-9777

AGENT NAME
AGENT ADDRESS
AGENT CITY STATE ZIP
AGENT PHONE

Owner:
Insured:

Go Paperless
tlic.transamerica.com

Policy Information
Issue Age: 42
Gender: Male
Risk Class: Preferred Tobacco
Rating: None
Policy Date: MAR 24 2015
No Lapse Ending Date: MAR 24 2035

Face Amount: \$100,000.00
Current Gross Death Benefit: \$106,023.00
Net Death Benefit: \$103,436.00
Death Benefit Option: Increasing

† Please see the explanation of Net Death Benefit on the Important Policy Owner Notice page.

At your next Policy Anniversary, your Policy Value is projected to be \$6,127.16, assuming no policy changes going forward. This projection is based on guaranteed assumptions for the Cost of Insurance rates, Expense Charges, Interest and the timely payment of Periodic Premium.

Account Allocations and Values

Account	Account Value	% of PV
Global Index Account	\$1,158.38	19.23%
S&P 500® Index Account	\$1,203.95	19.99%
Basic Interest Account	\$1,074.75	17.84%
Loan Reserve	\$2,586.57	42.94%
Total of Indexed Accounts	\$2,362.33	39.22%
Total of All Accounts	\$6,023.65	100.00%

Average Rate = 8.80% (Index Accounts)
Average Rate = 7.35% (All Accounts)

Current Premium Allocations:

Global Index Account	33%
S&P 500® Index Account	34%
Basic Interest Account	33%
Total	100%

- The average rate above is weighted by the segment adjusted beginning value for completed segments as of the statement period. The average rate of all accounts is based on unloaned policy values and includes the Basic Interest Account.

- The rate applied for each completed segment is the index change rate limited by the cap and floor of each segment. The rates do not take policy charges or activity such as loans or withdrawals into consideration.

- The Average Rates do not include net premiums received in the previous twelve months that were allocated to index accounts. These allocations have not yet received excess interest payments.

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Total statement page counts reduced by an average of 40%

20 pages

AFTER

BEFORE

38 pages



6400 C St SW
Cedar Rapids, IA 52499

POLICY STATEMENT for
Statement Period: MAR 24 2023 – MAR 24 2024

Policy Information

Product:	Transamerica Financial Foundation IUL		
Issue Age:	42	Face Amount:	
Policy Date:	MAR 24 2015	Gross Death Benefit:	
No Lapse Ending Date:	MAR 24 2035	Net Death Benefit*:	
Owner:		Death Benefit Option:	
Insured:			

Policy Reconciliation

Beginning Policy Value:	+\$	5,231.59	Index Account(s):	
Premiums Paid:	+\$	1,384.92	Basic Interest Account	
Premium Expense Charges:	-\$	83.04	= (unloaned)	
Interest Credited:	+\$	391.82	Loan Reserve:	
Total Monthly Deductions:	-\$	880.63		
<small>(including any rider charges and Extra Premium Rating if applicable)</small>				
Withdrawals:	-\$	0.00	Surrender Charge:	
Other Charges:	-\$	21.01	Indebtedness (Loan)	
= Ending Policy Value:	+\$	6,023.65	= Cash Surrender Value	

*Please see explanation of Net Death Benefit on the Important Policy Owner Notice page.

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Servicing Agent:

Review each page of this statement carefully. If you have any questions about this Statement, contact your Servicing Agent, the General Agency listed above, or one of our customer service representatives at (800) 851-9777.



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Insured:



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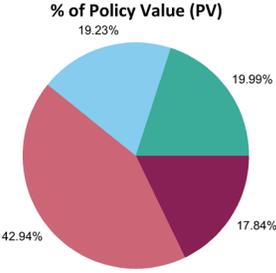
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Policy Information

Issue Age:	42
Gender:	Male
Risk Class:	Preferred Tobacco
Rating:	None
Policy Date:	MAR 24 2015
No Lapse Ending Date:	MAR 24 2035

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COVER PAGE

IMPROVED

Policy risk class, rating, and insured gender are more prevalent

NEW

Visually appealing pie chart with breakdown of policy value and index account allocations. Easier to understand summaries now on the first page.

NEW

Provides average rate of return across basic & index accounts, **highlighting the performance of the accounts**

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Account Allocations and Values

% of Policy Value (PV)

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POLICY INFORMATION PAGE



Transamerica Financial Foundation IUL

Policy Number:
Statement Period: MAR 25 2023 - MAR 24 2024
Statement Date: MAR 25 2024

Riders / Benefits / Policy Changes

If the Terminal Illness Rider, Chronic Illness Rider, and/or Critical Illness Rider are included in your policy, then these riders may provide an acceleration of the death benefit.

The LTC Rider shown below may provide acceleration of the death benefit. You have not received LTC Rider benefit payments during the statement period.

Description	Total Benefit Amount	Insured	Change Date
Long Term Care Rider	\$100,000.00		
Terminal Illness Benefit			

Changes in Policy Value

Policy Value at beginning of period	\$5,231.59
Premiums Paid	\$1,384.92
Excess Index Interest Earned	\$294.93
Other Interest Earned	\$96.89
Premium Expense Charges	(\$83.04)
Policy Charges	(\$880.63)
(Including any rider charges and Extra Premium Rating if applicable of \$105.08)	
Annual IAMC	(\$21.01)
Withdrawals	\$0.00
Policy Value at end of period	\$6,023.65

Policy Loan and Surrender Value

Index Account(s)	\$2,362.33
Basic Interest Account	\$1,074.75
Policy Value Net of Loan	\$3,437.08
Loan Reserve	\$2,586.57
(borrowed amount including interest earned)	
Policy Value Gross of Loan	\$6,023.65
Loan Balance	(\$2,586.57)
(borrowed amount including interest charged)	
Surrender Charge	(\$2,836.00)
Cash Surrender Value	\$601.08
Loan Value Available	\$516.08

Planned Periodic Premium	\$115.41	Monthly
Your Premiums Paid as of Statement Date:	\$12,464.28	
(-) Your Withdrawals taken as of Statement Date:	\$0.00	
(-) Your Loan Balance as of Statement Date:	(\$2,586.57)	
= Net Cumulative Premiums Paid as of Statement Date:	\$9,877.71	

Any Loan Balance or Withdrawals taken will reduce your Net Cumulative Premiums paid and therefore increase the chance that your No Lapse Guarantee will not be in effect.

Minimum Monthly No Lapse Premium: **\$92.08**
The No Lapse Guarantee Provision of your Policy requires a Minimum Monthly No Lapse Premium of \$92.08 and expires on MAR 24 2035. As of the Statement Date, if the Insured is not on LTC Rider claim, you should have paid Net Cumulative Premiums of at least \$10,036.72 in order to keep the No Lapse Guarantee in effect. The No Lapse Guarantee is not currently in effect.

Beneficiary Information

Beneficiary	Type
	Primary

NEW
Riders show **real-time changes** during statement period

NEW
Excess interest split out

POLICY TRANSACTIONS & CHARGES PAGE

NEW

Clear breakdown of policy value with consolidated view of transactions and charges

NEW

IAMC Charges will appear on all IUL plans except: EIUL01, EIUL02, GEIUL02, IUL03, and GIUL03

 Transamerica Financial Foundation IUL Policy Number: Statement Period: MAR 25 2023 - MAR 24 2024 Statement Date: MAR 25 2024 									
Policy Transactions and Charges									
Activity Date	Gross Premiums	Premium Expense Charge	Monthly Deductions	LTC Rider Charges	IAMC	Excess Index Interest Earned	Other Interest Earned	Withdrawals	Policy Value
Beginning Balance									\$5,231.59
APR 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,340.08
APR 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$2.19)	\$18.57	\$7.32	\$0.00	\$5,290.62
MAY 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,399.11
MAY 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$2.22)	\$36.27	\$7.14	\$0.00	\$5,367.14
JUN 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,475.63
JUN 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$2.28)	\$66.09	\$7.47	\$0.00	\$5,473.75
JUL 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,582.24
JUL 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$2.34)	\$77.63	\$7.32	\$0.00	\$5,591.69
AUG 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,700.18
AUG 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$2.35)	\$3.72	\$7.70	\$0.00	\$5,636.09
SEP 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,744.58
SEP 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.32)	\$3.64	\$8.00	\$0.00	\$5,681.74
OCT 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,790.23
OCT 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.34)	\$3.69	\$8.43	\$0.00	\$5,727.85
NOV 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,836.34
NOV 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.35)	\$3.44	\$8.79	\$0.00	\$5,774.06
DEC 1 2023	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,882.55
DEC 24 2023	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.37)	\$3.74	\$8.57	\$0.00	\$5,820.33
JAN 1 2024	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,928.82
JAN 24 2024	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.39)	\$3.31	\$8.93	\$0.00	\$5,866.51
FEB 1 2024	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,975.00
FEB 24 2024	\$0.00	\$0.00	(\$64.41)	(\$8.75)	(\$1.41)	\$3.80	\$9.01	\$0.00	\$5,913.24
MAR 1 2024	\$115.41	(\$6.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,021.73
MAR 24 2024	\$0.00	\$0.00	(\$67.04)	(\$8.83)	(\$1.45)	\$71.03	\$8.21	\$0.00	\$6,023.65
Totals	\$1,384.92	(\$83.04)	(\$775.55)	(\$105.08)	(\$21.01)	\$294.93	\$96.89	\$0.00	\$6,023.65

NEW

LTC Rider Charges only appear on IUL06, IUL08, and IUL09

MONTHLY DEDUCTIONS PAGE

Displays monthly deductions by charge type and account option.
Fits on 1 page instead of 3

NEW

LTC Rider Charges only appear on IUL06, IUL08, and IUL09

Transamerica Financial Foundation IUL
 Policy Number:
 Statement Period: MAR 25 2023 - MAR 24 2024
 Statement Date: MAR 25 2024

Monthly Deductions by Charge Type

Activity Date	Cost of Insurance	Expense Per Unit Charge	Rider Charges & Fees	LTC Rider Charges	Policy Fee	Totals
APR 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
MAY 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
JUN 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
JUL 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
AUG 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
SEP 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
OCT 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
NOV 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
DEC 24 2023	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
JAN 24 2024	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
FEB 24 2024	(\$20.41)	(\$34.00)	\$0.00	(\$8.75)	(\$10.00)	(\$73.16)
MAR 24 2024	(\$23.04)	(\$34.00)	\$0.00	(\$8.83)	(\$10.00)	(\$75.87)
Totals	(\$247.55)	(\$408.00)	\$0.00	(\$105.08)	(\$120.00)	(\$880.63)

Monthly Deductions by Account Option

Activity Date	Global Index Account	S&P 500® Index Account	Basic Interest Account	Totals
APR 24 2023	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
MAY 24 2023	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
JUN 24 2023	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
JUL 24 2023	(\$24.87)	(\$25.61)	(\$22.68)	(\$73.16)
AUG 24 2023	(\$24.87)	(\$25.61)	(\$22.68)	(\$73.16)
SEP 24 2023	(\$24.87)	(\$25.61)	(\$22.68)	(\$73.16)
OCT 24 2023	(\$24.87)	(\$25.61)	(\$22.68)	(\$73.16)
NOV 24 2023	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
DEC 24 2023	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
JAN 24 2024	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
FEB 24 2024	(\$24.14)	(\$25.61)	(\$23.41)	(\$73.16)
MAR 24 2024	(\$25.80)	(\$26.55)	(\$23.52)	(\$75.87)
Totals	(\$294.26)	(\$308.26)	(\$278.11)	(\$880.63)

NEW

The Shortage Account information will only appear if it has values

Monthly Deductions by Account Option

Activity Date	Equity Index Account	Basic Interest Account	Shortage Account	Totals
FEB 23 2023	(\$45.16)	(\$15.05)	\$0.00	(\$60.21)
MAR 23 2023	(\$45.17)	(\$15.06)	\$0.00	(\$60.23)
APR 23 2023	(\$45.79)	(\$14.46)	\$0.00	(\$60.25)
MAY 23 2023	(\$45.81)	(\$14.46)	\$0.00	(\$60.27)
JUN 23 2023	(\$46.42)	(\$13.87)	\$0.00	(\$60.29)
JUL 23 2023	(\$46.44)	(\$13.87)	\$0.00	(\$60.31)
AUG 23 2023	(\$47.06)	(\$13.27)	\$0.00	(\$60.33)
SEP 23 2023	(\$47.07)	(\$13.28)	\$0.00	(\$60.35)
OCT 23 2023	(\$47.09)	(\$13.28)	\$0.00	(\$60.37)
NOV 23 2023	(\$47.71)	(\$12.68)	\$0.00	(\$60.39)
DEC 23 2023	(\$48.33)	(\$12.08)	\$0.00	(\$60.41)
JAN 23 2024	\$0.00	\$0.00	(\$66.12)	(\$66.12)
Totals	(\$512.05)	(\$151.36)	(\$66.12)	(\$729.53)

ACTIVITY BY ACCOUNT PAGE - INDEX ACCOUNTS

NEW Page redesigned to show up to 2 index accounts per page instead of 3 pages per index account

Transamerica Financial Foundation IUL											
											Policy Number:
											Statement Period: MAR 25 2023 - MAR 24 2024
											Statement Date: MAR 25 2024
Activity By Account											
Global Index Account											
Segment Beginning Date	Segment Value on Statement Beginning Date	Net Premiums	Monthly Deductions	IAMC	Loans & Withdrawals	Loan Repayments (Principal & Interest)	Loan Interest Charged	Transfers In Out	Excess Index Interest Earned	Other Interest Earned	Segment Value on Statement Ending Date
APR 24 2022	\$304.41	\$35.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18.57	\$2.68	\$361.46
MAY 24 2022	\$326.69	\$35.80	\$0.00	\$0.00	(\$57.49)	\$0.00	\$0.00	\$0.00	\$23.41	\$3.24	\$331.65
JUN 24 2022	\$323.80	\$35.80	\$0.00	\$0.00	(\$392.57)	\$0.00	\$0.00	\$0.00	\$31.66	\$5.41	\$4.10
JUL 24 2022	\$325.03	\$35.80	(\$8.92)	\$0.00	(\$392.76)	\$0.00	\$0.00	\$0.00	\$39.58	\$5.37	\$4.10
AUG 24 2022	\$50.43	\$35.80	(\$73.13)	(\$3.42)	(\$12.23)	\$0.00	\$0.00	\$0.00	\$2.42	\$0.25	\$0.12
SEP 24 2022	\$11.28	\$35.80	(\$36.17)	(\$0.65)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.88	\$0.10	\$12.24
OCT 24 2022	\$11.26	\$35.80	(\$35.05)	(\$1.75)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.91	\$0.08	\$12.25
NOV 24 2022	\$11.24	\$35.80	(\$35.74)	(\$0.66)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.65	\$0.07	\$12.36
DEC 24 2022	\$8.44	\$35.80	(\$44.49)	(\$1.74)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.93	\$0.06	\$0.00
JAN 24 2023	\$0.00	\$35.80	(\$36.62)	(\$0.71)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.49	\$0.04	\$0.00
FEB 24 2023	\$0.00	\$35.80	(\$24.14)	(\$1.37)	\$0.00	\$0.00	(\$12.28)	\$0.00	\$1.96	\$0.03	\$0.00
MAR 24 2023	\$346.20	\$35.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.50	\$2.60	\$420.10
Totals	\$1,718.78	\$429.60	(\$294.26)	(\$10.30)	(\$855.05)	\$0.00	(\$12.28)	\$0.00	\$161.96	\$19.93	\$1,158.38
S&P 500[®] Index Account											
Segment Beginning Date	Segment Value on Statement Beginning Date	Net Premiums	Monthly Deductions	IAMC	Loans & Withdrawals	Loan Repayments (Principal & Interest)	Loan Interest Charged	Transfers In Out	Excess Index Interest Earned	Other Interest Earned	Segment Value on Statement Ending Date
APR 24 2022	\$326.05	\$36.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.70	\$365.64
MAY 24 2022	\$353.31	\$36.89	\$0.00	\$0.00	(\$70.84)	\$0.00	\$0.00	\$0.00	\$12.86	\$3.44	\$335.66
JUN 24 2022	\$349.01	\$36.89	\$0.00	\$0.00	(\$421.72)	\$0.00	\$0.00	\$0.00	\$34.43	\$5.79	\$4.40
JUL 24 2022	\$357.83	\$36.89	(\$44.16)	(\$1.19)	(\$388.76)	\$0.00	\$0.00	\$0.00	\$38.05	\$5.39	\$4.05
AUG 24 2022	\$23.56	\$36.89	(\$48.05)	(\$2.36)	(\$11.41)	\$0.00	\$0.00	\$0.00	\$1.30	\$0.19	\$0.12
SEP 24 2022	\$10.84	\$36.89	(\$35.84)	(\$1.30)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.76	\$0.10	\$12.45
OCT 24 2022	\$10.82	\$36.89	(\$35.94)	(\$1.18)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.78	\$0.08	\$12.45
NOV 24 2022	\$10.81	\$36.89	(\$39.22)	(\$0.69)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.79	\$0.07	\$9.65
DEC 24 2022	\$5.58	\$36.89	(\$42.51)	(\$1.82)	\$0.00	\$0.00	\$0.00	\$0.00	\$1.81	\$0.05	\$0.00
JAN 24 2023	\$0.00	\$36.89	(\$36.93)	(\$1.45)	\$0.00	\$0.00	(\$0.37)	\$0.00	\$1.82	\$0.04	\$0.00
FEB 24 2023	\$0.00	\$36.89	(\$25.61)	(\$0.72)	\$0.00	\$0.00	(\$12.43)	\$0.00	\$1.84	\$0.03	\$0.00
MAR 24 2023	\$384.20	\$36.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.53	\$2.91	\$459.53
Totals	\$1,832.01	\$442.68	(\$308.26)	(\$10.71)	(\$892.73)	\$0.00	(\$12.80)	\$0.00	\$132.97	\$20.79	\$1,203.95

ACTIVITY BY ACCOUNT PAGE - INDEX ACCOUNTS

TRANSAMERICA[®]		
Activity by Account - continued		
Other Accounts		
	Basic Interest Account	Sweep Account
Value as of Beginning Date	\$0.00	\$0.00
Net Premiums	\$2,691.00	\$10,764.00
Transfers In/Out	\$0.00	(\$9,945.97)
Monthly Deductions	(\$920.65)	\$0.00
Index Account Monthly Charge	\$0.00	\$0.00
Other Interest Earned	\$20.49	\$10.14
Withdrawals Taken	\$0.00	\$0.00
Loans Taken	\$0.00	\$0.00
Loan Principal Repayments	\$0.00	\$0.00
Loan Interest Charged	\$0.00	\$0.00
Value as of Ending Date	\$1,790.84	\$828.17

NEW

Page redesigned to display on 1/2 a page instead of 3 pages per account

FCIUL

FCIUL is only product that has a sweep account

INTEREST DETAIL BY ACCOUNT PAGE

NEW

Calculated Segment's Adjusted Beginning value (applies to all IUL products **except** EIUL01, EIUL02, GEIUL02, IUL03, and GIUL03)

NEW

The Guaranteed Minimum Interest column helps policyholder understand the **impact of the Floor %**

TRANSAMERICA®									
Transamerica Financial Foundation IUL									
Policy Number:									
Statement Period: MAR 25 2023 - MAR 24 2024									
Statement Date: MAR 25 2024									
Interest Detail By Account Pay attention to the segment ending date(s) below, excess index interest may be credited AFTER the policy anniversary.									
Global Index Account									
Segment Beginning Date	Segment's Adjusted Beginning Value	Index Change	Cap	Rate Applied	Guaranteed Minimum Interest (Floor)	Excess Index Interest Earned	Total Interest	Segment Ending Date	
				Min(B or C) but no less than 0%	(0.75%)	(A x D) - E but no less than \$0	E + F		
	(A)	(B)	(C)	(D)	(E)	(F)			
APR 24 2022	\$302.34	6.8894%	13.00%	6.8894%	\$2.26	\$18.57	\$20.83	APR 24 2023	
MAY 24 2022	\$324.64	7.9674%	13.00%	7.9674%	\$2.46	\$23.41	\$25.87	MAY 24 2023	
JUN 24 2022	\$321.99	10.5870%	13.00%	10.5870%	\$2.43	\$31.66	\$34.09	JUN 24 2023	
JUL 24 2022	\$323.39	14.2675%	13.00%	13.0000%	\$2.46	\$39.58	\$42.04	JUL 24 2023	
AUG 24 2022	\$37.26	7.3345%	13.00%	7.3345%	\$0.31	\$2.42	\$2.73	AUG 24 2023	
SEP 24 2022	\$17.87	17.7980%	11.00%	11.0000%	\$0.08	\$1.88	\$1.96	SEP 24 2023	
OCT 24 2022	\$17.88	12.8913%	11.00%	11.0000%	\$0.06	\$1.91	\$1.97	OCT 24 2023	
NOV 24 2022	\$17.89	9.5346%	11.00%	9.5346%	\$0.05	\$1.65	\$1.70	NOV 24 2023	
DEC 24 2022	\$17.89	14.4150%	11.00%	11.0000%	\$0.04	\$1.93	\$1.97	DEC 24 2023	
JAN 24 2023	\$17.90	8.4482%	11.00%	8.4482%	\$0.02	\$1.49	\$1.51	JAN 24 2024	
FEB 24 2023	\$17.91	14.8814%	11.00%	11.0000%	\$0.01	\$1.96	\$1.97	FEB 24 2024	
MAR 24 2023	\$346.20	18.8775%	11.00%	11.0000%	\$2.58	\$35.50	\$38.08	MAR 24 2024	
							\$161.96		

NEW

Helpful column labels and calculations

FCIUL

The Participation Rate only applies to FCIUL policies

TRANSAMERICA®									
Financial Choice IUL									
Policy Number:									
Statement Period: APR 3 2023 - APR 3 2024									
Statement Date: APR 3 2024									
Interest Detail By Account Pay attention to the segment ending date(s) below, excess index interest may be credited AFTER the policy anniversary.									
Global Plus Index Account									
Segment Beginning Date	Segment's Adjusted Beginning Value	Participation Rate	Index Change	Cap	Rate Applied	Guaranteed Minimum Interest (Floor)	Excess Index Interest Earned	Total Interest	Segment Ending Date
					Min. (B x C or D) but no less than 0%	(0.25%)	(A x E)-F but no less than \$0	F + G	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)		
APR 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
MAY 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
JUN 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
JUL 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
AUG 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
SEP 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
OCT 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
NOV 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
DEC 15 2023	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
JAN 15 2024	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
FEB 15 2024	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
MAR 15 2024	\$0.00	100.00%	0.0000%	14.00%	0.0000%	\$0.00	\$0.00	\$0.00	N/A
							\$0.00		

INTEREST DETAIL BY ACCOUNT PAGE

OLDER IUL POLICIES

Updated Interest Detail by Account section (EIUL01, EIUL02, GEIUL02, IUL03, and GIUL03 use **Segment's Beginning Value**)

TRANSAMERICA®		Freedom Equity Index Universal Life						
		Policy Number:						
		Statement Period: JAN 24 2023 - JAN 23 2024						
		Statement Date: MAR 26 2024						
Segment Beginning Date	Segment's Beginning Value	Index Change	Cap	Rate Applied	Guaranteed Minimum Interest (Floor)	Excess Index Interest Earned	Total Interest	Segment Ending Date
				Min(B or C) but no less than 0%	(1.00%)	(A x D) - E but no less than \$0	E + F	
	(A)	(B)	(C)	(D)	(E)	(F)		
FEB 23 2022	(\$4.07)	0.0000%	8.00%	0.0000%	\$0.11	\$0.00	\$0.11	FEB 23 2023
MAR 23 2022	\$74.09	(11.3889%)	8.00%	0.0000%	\$0.18	\$0.00	\$0.18	MAR 23 2023
APR 23 2022	\$75.06	(3.7028%)	8.00%	0.0000%	\$0.12	\$0.00	\$0.12	APR 23 2023
MAY 23 2022	\$74.99	4.3241%	8.00%	4.3241%	\$0.04	\$3.20	\$3.24	MAY 23 2023
JUN 23 2022	\$0.03	14.5584%	8.00%	8.0000%	\$0.00	\$0.00	\$0.00	JUN 23 2023
JUL 23 2022	(\$0.01)	0.0000%	8.00%	0.0000%	\$0.00	\$0.00	\$0.00	JUL 23 2023
AUG 23 2022	\$0.01	7.4424%	8.00%	7.4424%	\$0.00	\$0.00	\$0.00	AUG 23 2023
SEP 23 2022	\$0.00	0.0000%	8.00%	0.0000%	\$0.00	\$0.00	\$0.00	SEP 23 2023
OCT 23 2022	(\$0.01)	0.0000%	6.75%	0.0000%	\$0.00	\$0.00	\$0.00	OCT 23 2023
NOV 23 2022	\$0.01	13.2119%	6.75%	6.7500%	\$0.00	\$0.00	\$0.00	NOV 23 2023
DEC 23 2022	\$0.00	0.0000%	6.75%	0.0000%	\$0.00	\$0.00	\$0.00	DEC 23 2023
JAN 23 2023	\$519.09	21.0156%	6.75%	6.7500%	\$3.15	\$31.89	\$35.04	JAN 23 2024
						\$35.09		

LOAN DETAIL PAGE

NEW Consolidated view of loan transactions and charges with clear breakdown of loan details

		TFLIC Financial Foundation IUL Policy Number: Statement Period: FEB 20 2023 - FEB 19 2024 Statement Date: FEB 20 2024		
		<p>Loan Detail</p>		
Indebtedness (Loan Balance)		Loan Reserve		
Outstanding Loan Amount as of FEB 19 2023	(\$2,881.01)	Beginning Loan Reserve as of FEB 19 2023	\$2,881.01	
New Loans Taken	(\$6,768.47)	Transfers In Due to New Loans	\$6,768.47	
Loan Repayments (Principal and Interest)	\$3,588.00	Transfers Out Due to Loan Principal Repayments	(\$3,588.00)	
Loan Interest Charged	(\$130.87)	Anniversary Rebalancing	\$130.87	
Ending Loan Balance as of FEB 19 2024	(\$6,192.35)	Ending Loan Reserve as of FEB 19 2024	\$6,192.35	
Annual Interest Rate on Loan Amount	2.7500%			

On the policy anniversary, funds are transferred from the Basic Interest Account and or the Index Account(s) to the Loan Reserve equal to the loan amount. The annual interest rate credited to the Loan Reserve is 2.00%.

After the tenth policy Year, we will from time to time, declare an interest rate that we will charge on preferred loans. This rate will not exceed the maximum preferred loan interest rate shown in the policy Data Specifications Pages. **We will determine the amount eligible for a preferred loan by subtracting the total Premiums paid (less withdrawals) from the unloaned Policy Value.**

Activity Date	Loan Transactions			Loan Interest Charged	Loan Balance
	Loan Taken	Loan Repayment			
Beginning Balance					(\$2,881.01)
FEB 27 2023	\$0.00	\$299.00		\$0.00	(\$2,582.01)
MAR 27 2023	\$0.00	\$299.00		\$0.00	(\$2,283.01)
APR 26 2023	\$0.00	\$299.00		\$0.00	(\$1,984.01)
MAY 26 2023	\$0.00	\$299.00		\$0.00	(\$1,685.01)
JUN 26 2023	\$0.00	\$299.00		\$0.00	(\$1,386.01)
JUL 26 2023	\$0.00	\$299.00		\$0.00	(\$1,087.01)
JUL 31 2023	(\$6,768.47)	\$0.00		\$0.00	(\$7,855.48)
AUG 28 2023	\$0.00	\$299.00		\$0.00	(\$7,556.48)
SEP 26 2023	\$0.00	\$299.00		\$0.00	(\$7,257.48)
OCT 26 2023	\$0.00	\$299.00		\$0.00	(\$6,958.48)
NOV 27 2023	\$0.00	\$299.00		\$0.00	(\$6,659.48)
DEC 26 2023	\$0.00	\$299.00		\$0.00	(\$6,360.48)
JAN 26 2024	\$0.00	\$299.00		\$0.00	(\$6,061.48)
FEB 19 2024	\$0.00	\$0.00		(\$130.87)	(\$6,192.35)
Ending Balance	(\$6,768.47)	\$3,588.00		(\$130.87)	(\$6,192.35)

Please contact the home office or visit the Transamerica website for current loan details.

CALLOUT IUL09 and FCIUL do not display the preferred loan sentence highlighted above

IMPORTANT POLICY OWNER NOTICE PAGE



Transamerica Financial Foundation IUL

Policy Number:
Statement Period: MAR 25 2023 - MAR 24 2024
Statement Date: MAR 25 2024

Important Policy Owner Notice

This statement provides the policy detail, including policy values, for the statement period. You should compare these values and the projection of values you received when you purchased your policy. If the values differ, you may request a projection based on actual history and current value. Call your Servicing Agent or Transamerica if you have any questions or wish to request an alternate premium payment schedule.

A policy statement is provided annually after the policy anniversary and may be requested between policy anniversaries. Please review this policy statement and future policy statements carefully. Contact your Servicing Agent or Transamerica with any questions or changes. For more complete definitions and explanations of terms, please refer to your policy. Please keep all policy statements with your important documents.

†The Net Death Benefit is equal to the current gross death benefit minus any outstanding Loan Balance minus any LTC Rider benefit payments made. The final death benefit would be further reduced by any amount necessary to provide insurance to the date of the Insured's death occurring during the grace period. We will adjust the amount of payment in accordance with any attached Riders or Endorsements, subject to their terms.

If an accelerated death benefit is paid under a Terminal Illness, Chronic Illness, or Critical Illness Rider, the death benefit will be reduced by the Election Percentage associated with each claim. The death benefit will be reduced by an amount greater than the accelerated payment. Please refer to those rider forms for more information.

As of the end of the statement period, the cap(s) for new or renewing allocations to the index account(s) are shown below.

	Effective Date	Cap Rate	Compared to the Cap Rate on the last anniversary, this one is:
Global Index Account	DEC 16 2023	10.50%	Lower
S&P 500® Index Account	DEC 16 2023	9.50%	Lower

You should regularly monitor your policy and its values. Interest rates, caps, and policy charges can vary. When caps are lowered, this may result in lower values than were illustrated previously. Please contact your tax advisor about tax implications of any planned withdrawal, loan, or surrender.

INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance.

NEW

Displays cap rate graphic chart indicating rate(s) for new and renewing allocations to the index account(s) as of end of statement period

As of the end of the statement period, the cap(s) for new or renewing allocations to the index account(s) are shown below.

	Effective Date	Cap Rate
Fidelity SMID Multifactor Index SM Account	APR 3 2023	NO CAP
Global Index Account	APR 3 2023	10.75%
Global Plus Index Account	APR 3 2023	14.00%
S&P 500® Index Account	APR 3 2023	9.50%
S&P 500® Plus Index Account	APR 3 2023	12.00%

As of the end of the statement period, the participation rate(s) for new or renewing allocations to the index account(s) are shown below.

	Effective Date	Participation Rate
Fidelity SMID Multifactor Index SM Account	APR 3 2023	200.00%
Global Index Account	APR 3 2023	100.00%
Global Plus Index Account	APR 3 2023	100.00%
S&P 500® Index Account	APR 3 2023	100.00%
S&P 500® Plus Index Account	APR 3 2023	100.00%

FCIUL

The Participation Rate Chart only applies to FCIUL

IMPORTANT POLICY OWNER NOTICE PAGE



Transamerica Financial Foundation IUL

Policy Number:
Statement Period: MAR 25 2023 - MAR 24 2024
Statement Date: MAR 25 2024

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

If no further premiums are received, based on guaranteed assumptions for cost of insurance rates, expense charges, and interest, your policy will have insufficient value to remain in force on SEP 24 2024.

If no further premiums are received, based on non-guaranteed assumptions for cost of insurance rates, expense charges, and interest, your policy will have insufficient value to remain in force on DEC 24 2024.

Your Basic Interest Account guaranteed minimum interest rate is 2.00% annually.

Your Index Account(s) guaranteed minimum interest rate is 0.75% annually. Excess index interest is credited on the ending date for the segment. Segments that have not yet reached a segment ending date have not received any excess index interest and reflect only guaranteed minimum interest.

You should not consider replacing your policy, or changing your coverage, without requesting an illustration first. Illustrations are available annually at no cost. Contact your Servicing Agent or the General Agency listed on page 1, or call customer service at (800) 851-9777. If you do not receive a current illustration of your policy within 30 days of your request, you should contact your state insurance department.

You may also submit your request in writing to:

Transamerica
6400 C Street SW
Cedar Rapids, IA 52499

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FCIUL

The FCIUL includes the Fidelity Small-Mid Multifactor IndexSM disclosure language

The Fidelity Small-Mid Multifactor IndexSM 5% ER, also called the Fidelity SMID Multifactor IndexSM, (the "Index") is a product of Fidelity Product Services LLC ("FPS"). It is a rules-based index that utilizes a dynamic asset allocation approach which blends multiple factors with the characteristics of stocks of small and mid-capitalization U.S. companies along with U.S. Treasuries, which may reduce volatility over time. Fidelity is a trademark of FMR LLC. The Index has been licensed for use by Transamerica Life Insurance Company ("the Company") in connection with the Transamerica Financial Choice IULSM ("policy"). The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the policy, or the policy owners. The policy is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the policy will be linked to the value of the Index. FPS does not provide investment advice to the policy owners, nor to any other person or entity with respect to the Index and in no event shall any policy owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, life insurance generally or the policy particularly.

FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. FPS shall have no responsibility or liability whatsoever with respect to the policy.

GLOSSARY PAGE

IMPROVED

Removed terms already defined within the contract to save space

	<p style="text-align: right;">Transamerica Financial Foundation IUL Policy Number: Statement Period: MAR 25 2023 - MAR 24 2024 Statement Date: MAR 25 2024</p>
<p>Glossary - Please review your policy for details on your specific coverage, benefits, and terms.</p>	
Anniversary Rebalancing	Securing a portion of the policy value equal to the amount of the loan.
Cash Surrender Value	The amount available if you surrender your policy. It is equal to the policy value less any surrender charge, less any loan balance and less any LTC rider benefit payments made.
Expense Charges	Part of the cost of maintaining your policy. It can include a monthly policy fee, a per unit charge, or other costs, as defined in your policy.
Gross Death Benefit	Death benefit as defined in your policy plus Base Insured Rider coverage, if any. If the death benefit payable under the policy is less than the residual death benefit, if any, we will pay the residual death benefit instead.
Guaranteed Minimum Interest	Interest earned monthly on each index account option.
IAMC	Index Account Monthly Charge
Loan Amount	The amount that accrues interest throughout the year. If the loan interest charged on that amount is left unpaid, then that unpaid interest becomes part of the loan amount on the policy next policy anniversary.
Loan Interest Charged	Interest accrued on the Loan Amount and then applied on Anniversary. The Loan Balance includes Loan Interest Charged.
Loan Interest Earned	Interest earned to the loan reserve.
Loan Value Available	The maximum amount you may borrow against the policy value of your policy. This does not include any wire or overnight mailing fees. This amount can change daily and throughout the life of the policy.
Net Cumulative Premiums Paid	The amount of premiums paid, minus any withdrawals or loans.
Other Charges	When applicable, includes the index account monthly charge, any partial surrender charges, and withdrawal charges.
Other Interest Earned	Includes Guaranteed Minimum Interest earned and Loan Interest earned
Planned Periodic Premium	The amount and frequency of scheduled premiums, both of which can be changed at any time.
Policy Charges	Includes monthly deductions as described in the Policy.
Rider Charge	Includes supplemental benefits and extra premium ratings on the insureds. Can be found on your Transaction History page (if applicable). This charge does not include any Long Term Care charges.

TERMINAL ILLNESS CLAIM PAGE

NEW

The statement informs the policyholder that an acceleration of death benefit took place during the policy year, the amount of the decrease, and the new death benefit amount.

Transamerica Financial Foundation IUL
 Policy Number:
 Statement Period: FEB 25 2023 - FEB 24 2024
 Statement Date: FEB 26 2024

Riders / Benefits / Policy Changes

If the Terminal Illness Rider, Chronic Illness Rider, and/or Critical Illness Rider are included in your policy, then these riders may provide an acceleration of the death benefit.

You accelerated your death benefit on SEP 24 2023 reducing your face amount by \$80,000.00 to \$760,778.00. Based upon your request to accelerate your death benefit, below is the impact of exercising the option.*

Description	Total Benefit Amount	Insured	Change Date
Base Face Amount After Decrease*	\$760,778.00		SEP 24 2023
Death Benefit Option Change	Increasing to Level		SEP 24 2023
Overloan Protection Rider			
Terminal Illness Benefit*			SEP 24 2023

Transamerica Financial Foundation IUL
 Policy Number:
 Statement Period: FEB 25 2023 - FEB 24 2024
 Statement Date: FEB 26 2024

Policy Transactions and Charges

Activity Date	Gross Premiums	Premium Expense Charge	Monthly Deductions	IAMC	Excess Index Interest Earned	Other Interest Earned	Withdrawals	Policy Value
Beginning Balance								\$37,370.63
MAR 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,958.13
MAR 24 2023	\$0.00	\$0.00	(\$369.61)	(\$22.79)	\$0.00	\$21.69	\$0.00	\$37,587.42
APR 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,174.92
APR 24 2023	\$0.00	\$0.00	(\$369.61)	(\$23.13)	\$343.63	\$24.17	\$0.00	\$38,149.98
MAY 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,737.48
MAY 24 2023	\$0.00	\$0.00	(\$369.61)	(\$23.45)	\$326.96	\$23.72	\$0.00	\$38,695.10
JUN 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$39,282.60
JUN 24 2023	\$0.00	\$0.00	(\$369.61)	(\$23.87)	\$476.57	\$24.84	\$0.00	\$39,390.53
JUL 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$39,978.03
JUL 24 2023	\$0.00	\$0.00	(\$369.61)	(\$24.17)	\$288.96	\$24.49	\$0.00	\$39,897.70
AUG 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40,485.20
AUG 24 2023	\$0.00	\$0.00	(\$369.61)	(\$24.32)	\$17.96	\$25.61	\$0.00	\$40,134.84
SEP 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40,722.34
SEP 24 2023	\$0.00	\$0.00	(\$346.47)	(\$22.14)	\$29.87	\$25.75	\$3,873.91	\$36,535.44
OCT 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,122.94
OCT 24 2023	\$0.00	\$0.00	(\$346.42)	(\$22.31)	\$30.12	\$22.73	\$0.00	\$36,807.06
NOV 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,394.56
NOV 24 2023	\$0.00	\$0.00	(\$346.38)	(\$22.47)	\$28.17	\$23.65	\$0.00	\$37,077.53
DEC 1 2023	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,665.03
DEC 24 2023	\$0.00	\$0.00	(\$346.34)	(\$22.63)	\$30.56	\$23.06	\$0.00	\$37,349.68
JAN 1 2024	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,937.18
JAN 24 2024	\$0.00	\$0.00	(\$346.31)	(\$22.79)	\$26.97	\$23.99	\$0.00	\$37,619.04
FEB 1 2024	\$625.00	(\$37.50)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,206.54
FEB 24 2024	\$0.00	\$0.00	(\$361.57)	(\$23.29)	\$580.13	\$24.16	\$0.00	\$38,425.97
Totals	\$7,500.00	(\$450.00)	(\$4,311.15)	(\$277.36)	\$2,179.90	\$287.86	(\$3,873.91)	\$38,425.97

The withdrawal on SEP 24 2023 reflects a reduction in policy value due to an acceleration of the death benefit.

NEW

The Terminal Illness withdrawal is identified, and a sentence appears at the bottom of the page indicating the policy had an acceleration of the death benefit.

TERMINAL ILLNESS CLAIM PAGE - continued

In this example, the withdrawal totals of both Index Accounts add up to the Terminal Illness Withdrawal amount identified on the transaction page.

Transamerica Financial Foundation IUL											
Policy Number:											
Statement Period: FEB 25 2023 - FEB 24 2024											
Statement Date: FEB 26 2024											
Activity By Account											
Global Index Account											
Segment Beginning Date	Segment Value on Statement Beginning Date	Net Premiums	Monthly Deductions	IAMC	Loans & Withdrawals	Loan Repayments (Principal & Interest)	Loan Interest Charged	Transfers In Out	Excess Index Interest Earned	Other Interest Earned	Segment Value on Statement Ending Date
MAR 24 2022	\$2,558.46	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21.36	\$2,873.57
APR 24 2022	\$5,632.26	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$343.63	\$46.39	\$6,316.03
MAY 24 2022	\$2,970.72	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$213.20	\$25.30	\$3,502.97
JUN 24 2022	\$2,369.81	\$293.75	\$0.00	\$0.00	(\$495.86)	\$0.00	\$0.00	\$0.00	\$231.95	\$18.99	\$2,418.64
JUL 24 2022	\$1,333.22	\$293.75	(\$471.61)	(\$23.54)	(\$1,292.61)	\$0.00	\$0.00	\$0.00	\$155.16	\$5.63	\$0.00
AUG 24 2022	\$110.29	\$293.75	(\$280.09)	(\$23.41)	(\$111.09)	\$0.00	\$0.00	\$0.00	\$10.16	\$0.39	\$0.00
SEP 24 2022	\$110.15	\$293.75	(\$280.05)	(\$10.85)	(\$15.66)	\$0.00	\$0.00	\$0.00	\$15.66	\$0.62	\$113.62
OCT 24 2022	\$110.02	\$293.75	(\$268.53)	(\$22.26)	\$0.00	\$0.00	\$0.00	\$0.00	\$15.77	\$0.55	\$129.30
NOV 24 2022	\$109.87	\$293.75	(\$279.66)	(\$11.01)	\$0.00	\$0.00	\$0.00	\$0.00	\$13.73	\$0.44	\$127.12
DEC 24 2022	\$27.12	\$293.75	(\$252.67)	(\$22.26)	\$0.00	\$0.00	\$0.00	\$0.00	\$15.99	\$0.32	\$62.25
JAN 24 2023	\$0.00	\$293.75	(\$283.49)	(\$22.82)	\$0.00	\$0.00	\$0.00	\$0.00	\$12.34	\$0.22	\$0.00
FEB 24 2023	\$2,874.95	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$294.67	\$21.71	\$3,485.08
Totals	\$18,206.87	\$3,525.00	(\$2,116.10)	(\$136.15)	(\$1,915.22)	\$0.00	\$0.00	\$0.00	\$1,322.26	\$141.92	\$19,028.58
S&P 500® Index Account											
Segment Beginning Date	Segment Value on Statement Beginning Date	Net Premiums	Monthly Deductions	IAMC	Loans & Withdrawals	Loan Repayments (Principal & Interest)	Loan Interest Charged	Transfers In Out	Excess Index Interest Earned	Other Interest Earned	Segment Value on Statement Ending Date
MAR 24 2022	\$2,778.22	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.01	\$3,094.98
APR 24 2022	\$5,954.49	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46.63	\$6,294.87
MAY 24 2022	\$3,126.88	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$113.76	\$25.90	\$3,560.29
JUN 24 2022	\$2,480.36	\$293.75	\$0.00	\$0.00	(\$675.04)	\$0.00	\$0.00	\$0.00	\$244.62	\$19.35	\$2,363.04
JUL 24 2022	\$1,323.34	\$293.75	(\$563.13)	(\$24.50)	(\$1,168.59)	\$0.00	\$0.00	\$0.00	\$133.80	\$5.33	\$0.00
AUG 24 2022	\$102.76	\$293.75	(\$279.44)	(\$24.36)	(\$100.85)	\$0.00	\$0.00	\$0.00	\$7.80	\$0.34	\$0.00
SEP 24 2022	\$102.62	\$293.75	(\$276.63)	(\$14.11)	(\$14.21)	\$0.00	\$0.00	\$0.00	\$14.21	\$0.62	\$106.25
OCT 24 2022	\$102.47	\$293.75	(\$270.23)	(\$20.36)	\$0.00	\$0.00	\$0.00	\$0.00	\$14.35	\$0.52	\$120.50
NOV 24 2022	\$102.32	\$293.75	(\$271.59)	(\$18.90)	\$0.00	\$0.00	\$0.00	\$0.00	\$14.44	\$0.43	\$120.45
DEC 24 2022	\$4.18	\$293.75	(\$248.69)	(\$15.72)	\$0.00	\$0.00	\$0.00	\$0.00	\$14.57	\$0.30	\$48.39
JAN 24 2023	\$0.00	\$293.75	(\$285.34)	(\$23.26)	\$0.00	\$0.00	\$0.00	\$0.00	\$14.63	\$0.22	\$0.00
FEB 24 2023	\$3,086.12	\$293.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$285.46	\$23.29	\$3,688.62
Totals	\$19,163.76	\$3,525.00	(\$2,195.05)	(\$141.21)	(\$1,958.69)	\$0.00	\$0.00	\$0.00	\$857.64	\$145.94	\$19,397.39

LTC CLAIM PAGE

Transamerica Financial Foundation IUL			
Policy Number:			
Statement Period: MAR 21 2023 - MAR 20 2024			
Statement Date: APR 3 2024			
Riders / Benefits / Policy Changes			
If the Terminal Illness Rider, Chronic Illness Rider, and/or Critical Illness Rider are included in your policy, then these riders may provide an acceleration of the death benefit.			
The LTC Rider shown below may provide acceleration of the death benefit. You have not received LTC Rider benefit payments during the statement period. LTC Rider benefit payments since issue=\$149,166.95.			
Description	Total Benefit Amount	Insured	Change Date
Long Term Care Rider	\$52,541.05		
Terminal Illness Benefit			

NEW

The statement informs the policyholder whether any LTC claims were paid during the policy year, the total amount of LTC claims paid since policy issue, and the remaining LTC Rider amount.

POLICIES WITH SHORTAGE ACCOUNT ACTIVITY

Freedom Equity Index Universal Life
Policy
Statement Period: JAN 24 2023 - JAN 23 2024
Statement Date: MAR 26 2024

Questions
Start with your servicing agent below or reach out to us @ (800) 851-9777

AGENT NAME
AGENT ADDRESS
AGENT CITY STATE ZIP
AGENT PHONE

Owner:
Insured:

tic.transamerica.com

Policy Information

Issue Age:	48	Face Amount:	\$125,000.00
Gender:	Male	Current Gross Death Benefit:	\$125,000.00
Risk Class:	Preferred Elite	Net Death Benefit:	\$112,888.00
Rating:	None	Death Benefit Option:	Level
Policy Date:	JAN 23 2006		
No Lapse Ending Date:	JAN 23 2023		

† Please see the explanation of Net Death Benefit on the Important Policy Owner Notice page.

Account Allocations and Values

Based on lack of funds in the allocated accounts, Policy Value allocations are not displayed.

Account	Account Value
Equity Index Account	\$0.00
Basic Interest Account	\$0.00
Shortage Account	(\$66.12)
Loan Reserve	\$12,139.47
Total of Indexed Accounts	\$0.00
Total of All Accounts	\$11,995.81

NEW

If the policy has no value, then the pie chart and percentages will not appear. However, the shortage account will appear if there is a value.

Changes in Policy Value		Policy Loan and Surrender Value	
Policy Value at beginning of period	\$12,448.42	Index Account(s)	\$0.00
Premiums Paid	\$0.00	Basic Interest Account	\$0.00
Excess Index Interest Earned	\$35.09	Shortage Account	(\$66.12)
Other Interest Earned	\$241.83	Policy Value Net of Loan	(\$143.66)
Premium Expense Charges	\$0.00	Loan Reserve	\$12,139.47
Policy Charges	(\$729.53)	(borrowed amount including interest earned)	
(Including any rider charges and Extra Premium Rating if applicable of \$0.00)		Policy Value Gross of Loan	\$11,995.81
Withdrawals	\$0.00	Loan Balance	(\$12,111.88)
Policy Value at end of period	\$11,995.81	(borrowed amount including interest charged)	
		Surrender Charge	\$0.00
		Cash Surrender Value	\$0.00
		Loan Value Available	\$0.00

NEW

Shortage Account will only appear if it has values

POLICIES WITH SHORTAGE ACCOUNT ACTIVITY - continued

Monthly Deductions by Account Option

Activity Date	Equity Index Account	Basic Interest Account	Shortage Account	Totals
FEB 23 2023	(\$45.16)	(\$15.05)	\$0.00	(\$60.21)
MAR 23 2023	(\$45.17)	(\$15.06)	\$0.00	(\$60.23)
APR 23 2023	(\$45.79)	(\$14.46)	\$0.00	(\$60.25)
MAY 23 2023	(\$45.81)	(\$14.46)	\$0.00	(\$60.27)
JUN 23 2023	(\$46.42)	(\$13.87)	\$0.00	(\$60.29)
JUL 23 2023	(\$46.44)	(\$13.87)	\$0.00	(\$60.31)
AUG 23 2023	(\$47.06)	(\$13.27)	\$0.00	(\$60.33)
SEP 23 2023	(\$47.07)	(\$13.28)	\$0.00	(\$60.35)
OCT 23 2023	(\$47.09)	(\$13.28)	\$0.00	(\$60.37)
NOV 23 2023	(\$47.71)	(\$12.68)	\$0.00	(\$60.39)
DEC 23 2023	(\$48.33)	(\$12.08)	\$0.00	(\$60.41)
JAN 23 2024	\$0.00	\$0.00	(\$66.12)	(\$66.12)
Totals	(\$512.05)	(\$151.36)	(\$66.12)	(\$729.53)

NEW

Shortage Account will only appear if it has values during the policy year



Freedom Equity Index Universal Life

Policy Number:
Statement Period: JAN 24 2023 - JAN 23 2024
Statement Date: MAR 26 2024

Activity By Account

Equity Index Account

Segment Beginning Date	Segment Value on Statement Beginning Date	Net Premiums	Monthly Deductions	Loans & Withdrawals	Loan Repayments (Principal & Interest)	Loan Interest Charged	Transfers In/Out	Excess Index Interest Earned	Other Interest Earned	Segment Value on Statement Ending Date
FEB 23 2022	\$0.00	\$0.00	(\$37.80)	\$0.00	\$0.00	(\$3.43)	\$0.00	\$0.00	\$41.23	\$0.00
MAR 23 2022	\$0.00	\$0.00	(\$35.60)	\$0.00	\$0.00	(\$3.26)	\$0.00	\$0.00	\$38.86	\$0.00
APR 23 2022	\$0.00	\$0.00	(\$31.62)	\$0.00	\$0.00	(\$2.87)	\$0.00	\$0.00	\$34.49	\$0.00
MAY 23 2022	\$0.00	\$0.00	(\$19.68)	\$0.00	\$0.00	(\$1.50)	\$0.00	\$3.20	\$17.98	\$0.00
JUN 23 2022	\$0.00	\$0.00	(\$18.95)	\$0.00	\$0.00	(\$1.72)	\$0.00	\$0.00	\$20.67	\$0.00
JUL 23 2022	\$0.00	\$0.00	(\$6.48)	\$0.00	\$0.00	(\$0.59)	\$0.00	\$0.00	\$7.07	\$0.00
AUG 23 2022	\$0.00	\$0.00	(\$2.43)	\$0.00	\$0.00	(\$0.22)	\$0.00	\$0.00	\$2.65	\$0.00
SEP 23 2022	\$0.00	\$0.00	(\$3.08)	\$0.00	\$0.00	(\$0.28)	\$0.00	\$0.00	\$3.36	\$0.00
OCT 23 2022	\$0.00	\$0.00	(\$3.18)	\$0.00	\$0.00	(\$0.29)	\$0.00	\$0.00	\$3.47	\$0.00
NOV 23 2022	\$0.00	\$0.00	(\$3.09)	\$0.00	\$0.00	(\$0.28)	\$0.00	\$0.00	\$3.37	\$0.00
DEC 23 2022	\$0.00	\$0.00	(\$1.21)	\$0.00	\$0.00	(\$0.11)	\$0.00	\$0.00	\$1.32	\$0.00
JAN 23 2023	\$473.94	\$0.00	(\$348.93)	\$0.00	\$0.00	(\$189.97)	\$0.00	\$31.89	\$33.07	\$0.00
Totals	\$473.94	\$0.00	(\$512.05)	\$0.00	\$0.00	(\$204.52)	\$0.00	\$35.09	\$207.54	\$0.00

Other Accounts

	Basic Interest Account	Shortage Account
Value as of Beginning Date	\$159.84	\$0.00
Net Premiums	\$0.00	\$0.00
Transfers In/Out	\$0.00	\$0.00
Monthly Deductions	(\$151.36)	(\$66.12)
Other Interest Earned	\$34.29	\$0.00
Withdrawals Taken	\$0.00	\$0.00
Loans Taken	\$0.00	\$0.00
Loan Principal Repayments	\$0.00	\$0.00
Loan Interest Charged	(\$42.77)	(\$77.54)
Value as of Ending Date	\$0.00	(\$143.66)

NEW

Shortage Account will only appear if it has values during the policy year